AMENDMENTS TO THE CLAIMS

Listing of Claims

Please amend the claims as indicated below. This listing of claims replaces all prior versions or listing of claims in the application.

1.   (Currently Amended) A computer-implemented method for providing a consumer with personalized credit-related information based on credit history data of the consumer, comprising:

creating an account associated with the consumer;

electronically receiving a request from the consumer for personalized credit-related information;

transmitting to a credit bureau, in response to the request from the consumer, an inquiry for credit history data relating to the consumer;

receiving credit history data on the consumer in response to the inquiry;

receiving a consumer-related record via [[a]]at least one network, the consumer-related record being associated with the consumer and received from a source at least one database other than a database associated with the credit bureau;

generating a summary report of personalized credit-related information based on the credit history data and the consumer-related record associated with the consumer, the summary report including a credit score and an explanatory statement suggesting at least one step to improve the credit score, wherein the explanatory statement suggesting at least one

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step to improve the credit score is based on the credit history data and the consumer-related

record associated with the consumer; and

transmitting the summary report to the consumer.

2.   (Previously Presented) The computer-implemented method of claim 1, wherein

creating an account includes establishing an agent relationship with the consumer.

3.   (Previously Presented) The computer-implemented method of claim 1, wherein

transmitting an inquiry includes transmitting a Fair Credit Reporting Act Consumer Inquiry

for the consumer to the credit bureau.

4.   (Previously Presented) The computer-implemented method of claim 1, wherein

generating the summary report includes generating the credit score based on the credit history

data.

5.   (Cancelled)

6.   (Previously Presented) The computer-implemented method of claim 1, wherein

receiving the request of the consumer includes authenticating the consumer.

7-22.   (Cancelled)

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23.   (Currently Amended) The computer-implemented method of claim 1, wherein transmitting the summary report to the consumer comprises transmitting the summary report to a borrower.

24.   (Cancelled)

25.   (Cancelled)

26.   (Previously Presented) The computer-implemented method of claim 1, wherein the inquiry is a consumer inquiry that does not count against the credit score.

27.   (Cancelled)

28.   (Previously Presented) The computer-implemented method of claim 6, wherein authenticating the consumer comprises:

        providing a multiple-choice question to the consumer, the multiple-choice question being based on credit information of the consumer;

        receiving a response to the multiple-choice question; and

        authenticating the consumer based on the response.

29. (New) A computer-readable memory on which program code is stored, the program code comprising:

program code for creating an account associated with a consumer;

program code for electronically receiving a request from the consumer for personalized credit-related information;

program code for transmitting to a credit bureau, in response to the request from the consumer, an inquiry for credit history data relating to the consumer;

program code for receiving credit history data on the consumer in response to the inquiry;

program code for receiving a consumer-related record via at least one network, the consumer-related record being associated with the consumer and received from at least one database other than a database associated with the credit bureau;

program code for generating a summary report of personalized credit-related information based on the credit history data and the consumer-related record associated with the consumer, the summary report including a credit score and an explanatory statement suggesting at least one step to improve the credit score, wherein the explanatory statement suggesting at least one step to improve the credit score is based on the credit history data and the consumer-related record associated with the consumer; and

program code for transmitting the summary report to the consumer.

30. (New) The computer-readable memory of claim 29, wherein program code for creating the account associated with the consumer comprises program code for establishing an agent relationship with the consumer.

31. (New) The computer-readable memory of claim 29, wherein program code for transmitting to the credit bureau, in response to the request from the consumer, the inquiry for credit history data relating to the consumer comprises program code for transmitting a Fair Credit Reporting Act Consumer Inquiry for the consumer to the credit bureau.

32. (New) The computer-readable memory of claim 29, wherein program code for generating the summary report of personalized credit-related information comprises program code for generating the credit score based on the credit history data.

33. (New) The computer-readable memory of claim 29, further comprising program code for authenticating the consumer.

34. (New) The computer-readable memory of claim 33, wherein program code for authenticating the consumer comprises:

program code for providing a multiple-choice question to the consumer, the multiple-choice question being based on credit information of the consumer;

program code for receiving a response to the multiple-choice question; and

program code for authenticating the consumer based on the response.

35.   (New) The computer-readable memory of claim 29, wherein program code for

transmitting the summary report to the consumer comprises program code for transmitting

the summary report to a borrower.

36.   (New) The computer-readable memory of claim 29, wherein the inquiry is a

consumer inquiry that does not count against the credit score.

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